

Fill in this information to identify the case:

Debtor 1 Joseph Earl Kamler

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1902259

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:  
Wells Fargo Bank, N.A.

Court claim no. (if known): 3-1

Date of payment change:

Must be at least 21 days after date  
of this notice

01/01/2023

New total payment:

Principal, interest, and escrow, if any

\$ 1012.88

Last 4 digits of any number you use to  
identify the debtor's account:

8 3 6 4

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 313.14

New escrow payment: \$ 375.19

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/Mavis B Evans

Signature

Date 11/23/2022

Print: Evans, Mavis B

First Name

Middle Name

Last Name

VP of Loan Documentation

Title

Company Wells Fargo Bank, N.A.Address MAC N9286-01Y

Number

Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025NoticeofPaymentChangeInquiries@wellsfargo.com

Email

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 1902259

Judge: Henry W. Van Eck

In re:

Joseph Earl Kamler

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before November 25, 2022 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Joseph Earl Kamler  
2824 Woodmont Drive

York PA 17404

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Kara Katherine Gendron  
Mott & Gendron Law  
125 State Street

Harrisburg PA 17101

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Mavis B Evans

VP of Loan Documentation



HOME  
MORTGAGE

**Return Mail Operations**  
PO Box 14547  
Des Moines, IA 50306-4547

JOSEPH KAMLER  
2824 WOODMONT DR  
YORK PA 17404-7825

## Escrow Review Statement

*For informational purposes only*

**Statement Date:**

November 8, 2022

**Loan number:**

**Property address:**

2824 WOODMONT DR  
YORK PA 17404-7825

## Customer Service



**Online**  
wellsfargo.com



**Telephone**  
1-800-340-0473



**Correspondence**  
PO Box 10335  
Des Moines, IA 50306



**Hours of operation**  
Mon - Fri 7 a.m. - 7 p.m. CT



**To learn more, go to:**  
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We accept telecommunications relay service calls

*PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.*

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **January 1, 2023** payment, the contractual portion of the escrow payment **increases**.

The escrow account has a shortage of  
**\$563.40**

## Part 1 - Mortgage payment

### New Payment

The new total payment will be **\$1,012.88**

	Previous payment through 12/01/2022 payment date	New payment beginning with the 01/01/2023 payment
Principal and/or interest	\$637.69	\$637.69
Escrow payment	\$313.14	\$375.19
<b>Total payment amount</b>	<b>\$950.83</b>	<b>\$1,012.88</b>

### No action required

Starting **January 1, 2023** the new contractual payment amount will be **\$1,012.88**

See Page 2 for additional details.

## Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,938.83. For the coming year, we expect the amount paid from escrow to be \$3,938.83.

### How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

### Escrow comparison

	01/20 - 12/20 (Actual)	01/21 - 12/21 (Actual)	01/22 - 11/22 (Actual)	01/23 - 12/23 (Projected)		# of months		New monthly escrow amount
Property taxes	\$2,620.52	\$2,619.21	\$2,735.83	\$2,735.83	÷	12	=	\$227.99
Property insurance	\$813.00	\$944.00	\$1,203.00	\$1,203.00	÷	12	=	\$100.25
<b>Total taxes and insurance</b>	<b>\$3,433.52</b>	<b>\$3,563.21</b>	<b>\$3,938.83</b>	<b>\$3,938.83</b>	÷	<b>12</b>	=	<b>\$328.24</b>
Escrow shortage	\$60.44	\$110.84	\$194.44	<b>\$563.40</b>	÷	12	=	\$46.95
<b>Total escrow</b>	<b>\$3,493.96</b>	<b>\$3,674.05</b>	<b>\$4,133.27</b>	<b>\$4,502.23</b>	÷	<b>12</b>	=	<b>\$375.19</b>

### Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance August, 2023		<b>-\$73.52</b>	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment <sup>§</sup>	+	<b>\$166.59</b>	
Minimum balance for the escrow account <sup>†</sup>	-	<b>\$656.47</b>	(Calculated as: \$328.24 X 2 months)
<b>Escrow shortage</b>	=	<b>-\$563.40</b>	

<sup>§</sup>This adjustment of \$166.59, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

<sup>†</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

### Part 3 - Escrow account projections

Escrow account projections from January, 2023 to December, 2023

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Dec 2022			Starting balance	\$1,239.39	\$1,969.38
Jan 2023	\$328.24	\$0.00		\$1,567.63	\$2,297.62
Feb 2023	\$328.24	\$1,203.00	LIBERTY MUTUAL	\$692.87	\$1,422.86
Mar 2023	\$328.24	\$793.17	MANCHESTER TWP (6)	\$227.94	\$957.93
Apr 2023	\$328.24	\$0.00		\$556.18	\$1,286.17
May 2023	\$328.24	\$0.00		\$884.42	\$1,614.41
Jun 2023	\$328.24	\$0.00		\$1,212.66	\$1,942.65
Jul 2023	\$328.24	\$0.00		\$1,540.90	\$2,270.89
Aug 2023	\$328.24	\$1,942.66	CENTRAL YORK SD (6)	<b>-\$73.52</b>	<b>\$656.47</b>
Sep 2023	\$328.24	\$0.00		\$254.72	\$984.71
Oct 2023	\$328.24	\$0.00		\$582.96	\$1,312.95
Nov 2023	\$328.24	\$0.00		\$911.20	\$1,641.19
Dec 2023	\$328.24	\$0.00		\$1,239.44	\$1,969.43
Totals	\$3,938.88	\$3,938.83			

### Part 4 - Escrow account history

Escrow account activity from January, 2022 to December, 2022

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Jan 2022							Starting Balance	\$1,420.54	\$1,781.57	-\$361.03
Jan 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$1,733.68	\$2,078.51	-\$344.83
Feb 2022	\$313.14	\$296.94	\$16.20	\$1,203.00	\$944.00	\$259.00	LIBERTY MUTUAL	\$843.82	\$1,431.45	-\$587.63
Mar 2022	\$313.14	\$296.94	\$16.20	\$793.17	\$692.77	\$100.40	MANCHESTER TWP (6)	\$363.79	\$1,035.62	-\$671.83
Apr 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$676.93	\$1,332.56	-\$655.63
May 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$990.07	\$1,629.50	-\$639.43
Jun 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$1,303.21	\$1,926.44	-\$623.23
Jul 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$1,616.35	\$2,223.38	-\$607.03
Aug 2022	\$313.14	\$296.94	\$16.20	\$1,942.66	\$1,926.44	\$16.22	CENTRAL YORK SD (6)	-\$13.17	\$593.88	-\$607.05
Sep 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$299.97	\$890.82	-\$590.85
Oct 2022	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$613.11	\$1,187.76	-\$574.65
Nov 2022 (estimate)	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$926.25	\$1,484.70	-\$558.45
Dec 2022 (estimate)	\$313.14	\$296.94	\$16.20	\$0.00	\$0.00	\$0.00		\$1,239.39	\$1,781.64	-\$542.25
Totals	\$3,757.68	\$3,563.28	\$194.40	\$3,938.83	\$3,563.21	\$375.62				

